

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

2 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Scott D Stearns  
Naoko Stearns**

Case No.:

**20-14541**

Judge:

**Hon. Michael B. Kaplan, USBJ**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☐ Motions Included

☒ Modified/Notice Required

☐ Modified/No Notice Required

Date:

**March 17, 2020**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: SDS Initial Co-Debtor N S

### Part 1: Payment and Length of Plan

a. The debtor shall pay 1,750.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2020 for approximately 8 months, then pay 24,762.29 Monthly to the Chapter 13 Trustee, starting on September 1, 2020 (see below) for approximately 1 months, and then pay 3,650.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2021 for approximately 51 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
- ☒ Other sources of funding (describe source, amount and date when funds are available): Sum of \$24,762.29 was paid to Trustee on or around 9/22/2020 representing non-exempt proceeds of sale of Debtors Residence, 1010 Breckenridge Drive, Branchburg, NJ 08876, pursuant to Order Authorizing Sale.  
May also include non-exempt proceeds of sale of "Belize Properties" to extent that Debtor is not otherwise satisfying requirements of 11 U.S.C. §1325(a)(4) through the payments under the Plan.

c. Use of real property to satisfy plan obligations:

- ☒ Sale of real property  
Description: Debtors' Interest in Properties (Lot SR229 and E35) located in Belize to the extent the Debtor is able to acquire title and to extent necessary to satisfy requirements of 11 U.S.C. §1325(a)(4). As Debtors do not currently hold title, sale date is subject to Debtors acquiring title to allow marketing and sale.

Proposed date for completion: 12/31/2021

- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan: Debtor has paid a total of \$38,762.29 to Trustee through December 2020 which includes the \$24,762.29 in non-exempt proceeds of sale of former residence/Breckenridge Property plus \$14,000.00 in direct trustee plan payments over 9 months from April 2020 to December 2020.

Debtors' total amount of non-exempt equity in assets is \$104,815.83 plus any non-exempt equity in Belize Properties with total amount required to satisfy 11 U.S.C. §1325(a)(4) to be fixed upon determination of Debtors' interest in Belize Properties.

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	<b>Attorney Fees</b>  Amount to be paid through Plan does not include funds held in Trust by Attorney from sale of Property pursuant to Order	<b>9,000.00</b>  At an amount to be determined by application pursuant to D.N.J. LBR 2016-5(c)
Internal Revenue Service (IRS)	Taxes and certain other debts	3,786.49
New York State	Taxes and certain other debts	190,609.86

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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### Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Swbc Mortgage (Claim 16-1)	1626 Stimson Street Jacksonville, FL 32210 Duval County	603.40	0.00	603.40	789.00
Swbc Mortgage (Claim 18-1)	1382 Manotak Avenue Jacksonville, FL 32210 Duval County	161.50	0.00	161.50	677.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Pnc Mortgage (Mortgage on 1010 Breckenridge paid in full outside Plan at sale of Property pursuant to Order Authorizing Sale)

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda Finance	0.00	Lease Monthly payments: \$485.00	NO Arrearage	485.00
American Honda Finance	0.00	Lease Monthly payments: \$462.32	NO Arrearage	462.32

**Part 7: Motions** ☒ NONE

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

##### d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification ☒ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 08/10/2020.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Debtors completed sale of primary Residence and paid non-exempt equity to Trustee. Change in circumstances. Debtor-husband obtained new employment. Priority claim of taxing authority filed.	Modified Plan confirms completion of sale of Primary Residence with non-exempt equity paid to Trustee. Plan provides for increase in payments effective January 1, 2021, based on current income and expenses and for payment of all priority claims through Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

**\*This plan is a step plan or has lumpsum payments as follows: \$1,750.00 per month for 8 months, then \$24,762.29 per month for 1 month, then \$3,650.00 per month for 51 months**

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>December 11, 2020</u>	<u>/s/ Scott D Stearns</u> <b>Scott D Stearns</b> Debtor
Date: <u>December 11, 2020</u>	<u>/s/ Naoko Stearns</u> <b>Naoko Stearns</b> Joint Debtor
Date: <u>December 11, 2020</u>	<u>/s/ Justin M. Gillman, Esq.</u> <b>Justin M. Gillman, Esq.</b> Attorney for the Debtor(s)

In re:  
Scott D Stearns  
Naoko Stearns  
Debtor(s)

Case No. 20-14541-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 14, 2020

Form ID: pdf901

Total Noticed: 91

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Scott D Stearns, Naoko Stearns, 8 Museum Way, #1609, Cambridge, MA 02141-1889
r	+ Keller Williams Towne Square Realty, 222 Mounty Airy Road, Basking Ridge, NJ 07920-2335
cr	+ SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518767832	+ 20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425
518842997	+ 20 Pine Street Investors, LLC, c/o Edward David Esq., Edward DAvid & Associates, LLC, 72 Eagle Rock Avenue, Suite 260, East Hanover, NJ 07936-3100
518767837	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767847	+ AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767845	+ AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767844	+ Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
518767843	+ Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518767851	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982236, El Paso, TX 79998-2236
518767849	+ Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823
518767850	+ Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518784813	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518767856	+ Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253
518767855	+ Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518837998	+ Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518767870	+ Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281
518767872	+ Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
518767871	+ Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518767873	+ Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
518767874	+ Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243
518767875	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767881	+ Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100
518767882	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518767885	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518767886	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263
518767890	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
518767887	+ Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001
518767889	+ Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-1904
518767888	+ Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501-2522
518767891	+ Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
518804031	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518767893	Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357
518767896	+ Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663
518767897	+ New York State, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300, Albany, NY 12205-0300
518767904	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130



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518767905 Raymour & Flanigan, CscI Dispute Team N8235-04m, Des Moines, IA 50306  
518767906 + Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121  
518841256 + SWBC MORTGAGE CORPORATION, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430  
518767907 + Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023  
518767908 + Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710  
518767910 State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
518767911 Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
518767917 + Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404  
518767922 + Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253  
518796332 + TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100  
518767928 + Target, Po Box 673, Minneapolis, MN 55440-0673  
518767927 + Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
518767933 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
518767934 + Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt, Irvine, CA 92620-3663  
518767936 + Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517  
518767935 + Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 53

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 14 2020 22:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 14 2020 22:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518767838	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 14 2020 22:31:00	American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
518767833	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 14 2020 22:31:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518770086	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 14 2020 22:31:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518767841	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 14 2020 22:31:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518767842	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 14 2020 22:31:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518793124	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 14 2020 22:30:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518767853	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 14 2020 22:53:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767854	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 14 2020 22:56:46	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518767879	Email/Text: mrdiscen@discover.com	Dec 14 2020 22:30:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518767880	Email/Text: mrdiscen@discover.com	Dec 14 2020 22:30:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518777049	Email/Text: mrdiscen@discover.com	Dec 14 2020 22:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518767884	Email/Text: eslbankruptcyntifications@esl.org	Dec 14 2020 22:31:00	ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617
518767883	+ Email/Text: eslbankruptcyntifications@esl.org	Dec 14 2020 22:31:00	ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814
518767892	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 14 2020 22:31:00	Internal Revenue Service (IRS), Department of

District/off: 0312-3

User: admin

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			Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518767859	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 22:53:14	Chase, 700 Kansas Lane, Monroe, LA 71203
518767857	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 22:53:14	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767861	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 22:53:14	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767866	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 23:00:14	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518767894	Email/Text: camanagement@mtb.com	Dec 14 2020 22:31:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518767895	Email/Text: camanagement@mtb.com	Dec 14 2020 22:31:00	M & T Bank, Po Box 900, Millsboro, DE 19966
518767898	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518767900	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518767899	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518767902	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518767903	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518840646	+ Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	PNC BANK, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
518767920	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:56:41	Synch/Car Care, C/o Po Box 965036, Orlando, FL 32896-0001
518767919	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:56:41	Synch/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767921	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 23:00:10	Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767924	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 23:00:10	Synchrony Bank/HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
518767923	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:56:42	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767925	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:53:07	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767926	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:53:08	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
518767931	Email/Text: bankruptcy@td.com	Dec 14 2020 22:31:00	TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
518767929	Email/Text: bankruptcy@td.com	Dec 14 2020 22:31:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518836413	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 14 2020 23:00:42	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421

District/off: 0312-3

User: admin

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Date Rcvd: Dec 14, 2020

Form ID: pdf901

Total Noticed: 91

518767839	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767840	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
518767834	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767835	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767836	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767846	*+	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767848	*+	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767852	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
518767876	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767877	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518767878	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518767860	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, 700 Kansas Lane, Monroe, LA 71203
518767858	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767862	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767864	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767865	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767867	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518767868	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518767869	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518767901	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
518767915	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767916	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767912	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767913	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767914	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767918	*+	Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767932	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
518767930	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518767909	##+	Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829

TOTAL: 0 Undeliverable, 30 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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Date Rcvd: Dec 14, 2020

Form ID: pdf901

Total Noticed: 91

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Justin M Gillman	on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Justin M Gillman	on behalf of Joint Debtor Naoko Stearns ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Robert Davidow	on behalf of Creditor SWBC MORTGAGE CORPORATION nj.bkecf@fedphe.com
Sherri Jennifer Smith	on behalf of Creditor SWBC MORTGAGE CORPORATION ssmith@pincuslaw.com nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8